

Table I.A.2.c(1996) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.9%	48.0%	38.4%	19.7%	10.3%	11.3%	42.7%	11.8%
Industry group **								
Agric., fish., forest.	50.6%	58.7%	45.6%	--	--	--	54.7% *	--
Mining	33.1% *	61.1% *	13.2% *	--	--	--	43.8% *	--
Construction	45.4% *	51.9% *	43.0%	--	--	--	48.4% *	--
Manufacturing	27.8%	37.9%	36.3%	--	--	--	34.7%	--
Transp., commu., util.	35.8%	39.7%	38.5%	--	--	--	36.0%	--
Wholesale trade	32.1%	52.5%	45.8%	--	--	--	46.5%	--
Retail Trade	20.9%	41.1%	40.5%	--	--	--	37.7%	--
Fin., ins., real est.	24.1%	43.6%	36.4%	--	--	--	40.1% *	--
Services	35.7%	50.1%	35.6%	--	--	--	44.1%	--
Unknown	48.3%	54.2%	0.0%	--	--	--	48.3%	--
Ownership								
For profit, incorporated	29.0%	48.1%	38.6%	--	--	--	42.0%	--
For profit, unincorporated	38.3%	44.8%	32.5%	--	--	--	42.1% *	--
Nonprofit	36.3%	54.8%	41.2%	--	--	--	47.5%	--
Unknown	29.3%	48.8%	44.2% *	--	--	--	46.4% *	--
Age of firm								
Less than 5 years	42.0%	47.1%	38.6%	--	--	--	43.9% *	--
5-9 years	37.8%	44.9%	35.4%	--	--	--	40.4% *	--
10-19 years	38.2%	48.2%	35.0%	--	--	--	42.8% *	--
20 or more years	33.2%	50.9%	42.1%	--	--	--	44.6%	--
Unknown	13.4%	45.9%	36.3%	--	--	--	30.3%	--
Multi/single status								
2 or more locations	13.1%	39.5%	30.4%	--	--	--	26.1%	--
1 location only	42.4%	48.1%	39.5%	--	--	--	44.0% *	--
Percent full-time employees								
Less than 25%	38.5%	52.7%	52.0%	--	--	--	50.1%	--
25-49 %	26.4%	58.0%	40.9%	--	--	--	47.6%	--
50-74 %	28.7%	46.8%	41.0%	--	--	--	42.8% *	--
75% or more	31.2%	47.4%	37.3%	--	--	--	42.0%	--
Union presence								
No union employees	32.5%	47.8%	36.5%	--	--	--	41.9%	--
Has union employees	48.7%	63.6%	68.8%	--	--	--	61.9%	--
Unknown	20.8%	44.7%	43.6%	--	--	--	42.4%	--
Percent low wage employees **								
50% or more low wage	25.6%	49.0%	39.4%	--	--	--	40.8% *	--
Less than 50% low wage	35.6%	48.1%	38.3%	--	--	--	43.0%	--
Unknown	19.9%	46.3%	38.1%	--	--	--	42.0%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c(1996) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57%	0.78%	0.95%	1.29%	0.71%	0.62%	0.74%	0.50%
Industry group **								
Agric., fish., forest.	4.33%	3.99%	8.92%	--	--	--	4.36% *	--
Mining	5.55% *	13.80% *	5.05% *	--	--	--	10.88% *	--
Construction	2.57% *	3.91% *	4.65%	--	--	--	2.80% *	--
Manufacturing	1.92%	3.79%	5.00%	--	--	--	2.86%	--
Transp., commu., util.	2.64%	4.72%	7.39%	--	--	--	3.83%	--
Wholesale trade	2.58%	4.92%	5.65%	--	--	--	4.01%	--
Retail Trade	0.55%	2.52%	1.51%	--	--	--	1.39%	--
Fin., ins., real est.	1.27%	2.65%	3.44%	--	--	--	1.83% *	--
Services	0.94%	1.30%	1.39%	--	--	--	0.91%	--
Unknown	12.59%	13.11%	0.00%	--	--	--	12.59%	--
Ownership								
For profit, incorporated	0.69%	0.83%	1.28%	--	--	--	0.90%	--
For profit, unincorporated	1.11%	1.62%	3.87%	--	--	--	1.22% *	--
Nonprofit	1.70%	3.64%	2.39%	--	--	--	2.47%	--
Unknown	3.05%	4.51%	13.34% *	--	--	--	2.64% *	--
Age of firm								
Less than 5 years	1.33%	1.63%	3.33%	--	--	--	1.31% *	--
5-9 years	1.21%	1.69%	2.16%	--	--	--	1.21% *	--
10-19 years	0.96%	1.29%	2.14%	--	--	--	0.90% *	--
20 or more years	0.74%	1.50%	2.13%	--	--	--	0.85%	--
Unknown	0.85%	7.63%	6.92%	--	--	--	2.25%	--
Multi/single status								
2 or more locations	0.59%	3.99%	3.99%	--	--	--	2.37%	--
1 location only	0.75%	0.76%	0.95%	--	--	--	0.68% *	--
Percent full-time employees								
Less than 25%	2.71%	5.45%	5.79%	--	--	--	4.33%	--
25-49 %	1.57%	5.37%	4.23%	--	--	--	2.89%	--
50-74 %	1.48%	2.43%	3.78%	--	--	--	2.43% *	--
75% or more	0.52%	0.83%	1.13%	--	--	--	0.70%	--
Union presence								
No union employees	0.61%	0.79%	1.11%	--	--	--	0.77%	--
Has union employees	2.58%	5.09%	4.39%	--	--	--	3.76%	--
Unknown	1.34%	2.45%	4.04%	--	--	--	2.03%	--
Percent low wage employees **								
50% or more low wage	1.39%	3.04%	2.92%	--	--	--	1.58% *	--
Less than 50% low wage	0.67%	0.75%	1.16%	--	--	--	0.81%	--
Unknown	1.15%	2.50%	3.55%	--	--	--	2.21%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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